

## Contract Instructions and Notes

For more information on TalkBank, please refer to the TalkBank application.

If you do not fulfill the product requirements, you are not eligible for a loan.

Loan Handling Inadequate customers (delinquent loan holders, credit rating information customers, customers who do not meet product requirements, etc.) may not be treated as ineligible customers or may be operated with limited liability.

Depending on the results of the Seoul Guarantee Insurance Co., Ltd, the amount of the personal guarantee insurance certificate may vary.

If you cannot deposit the loan(Issuance of balance certificate of requested account for transfer on the day of transfer, suspended accounts, legal limit registration account etc.) when you make a deposit, you can notify the us about the reason for the failure, and if the reason is resolved, we can make a deposit. In this case, the loan interest corresponding to the delayed payment days must be borne by the individual.

The above contents and services may be changed or discontinued depending on the circumstances of the bank or the affiliate.

Customers who require Customer Information and Customer Identification (CDD) under "Specific Transaction Reporting and Usage Acts" may need to visit the branch. For other contents, please refer to the basic terms of the loan transaction (for household use) and the household loan product manual at the bottom.

Name	Signature
------	-----------